

Amendments to the Claims

Please amend the claims as follows.

1. (Currently amended) A computer implemented method for creating a portfolio of market tradable investments to be directly owned by an investor comprising the steps of:
selecting a portfolio of market tradable investments to be directly owned by the investor from a plurality of potential investment options using a graphical user interface on the computer;
adjusting a desired risk-return characteristic of said selected portfolio by adjusting a risk-return pointer using a graphical user interface on the computer; and
transmitting over a network by the computer a portfolio trading order to purchase a risk adjusted portfolio of market tradable investments to be directly owned by the investor, which includes the selected portfolio of investments with an adjusted risk return characteristic.
2. (Previously presented) The computer implemented method according to claim 1, further comprising:
determining automatically by the computer a weighting of a plurality of instruments in the portfolio to accommodate said adjusted risk-return characteristic.